

State  
Member  
Benefits



***California Public Employees' Retirement System***

## Your Contributions

As a CalPERS member under this formula, a portion of your monthly pay is deducted each month and put into the Retirement Fund. The amount of your contributions, and the interest earned, is shown on your CalPERS Annual Member Statement. As your employer, the State contributes an amount each month on your behalf. However, this amount is not shown in your statement as it is placed in a separate account. CalPERS uses your contributions and those of your employer, as well as income from investments, to pay for your benefits.

## Changing Jobs

If you leave your present job, you may leave your contributions on deposit, or you may request a refund of your contributions and interest. If you elect a refund, 20 percent federal withholding is mandatory unless you request your refund be directly rolled over into a qualified defined contribution plan or an Individual Retirement Account. Remember, if you leave your contributions on deposit with CalPERS, you will continue to earn interest at the current interest crediting rate. You may then later apply for a refund (see below) or retirement (if you meet service and age requirements).

You cannot receive a refund if one of the following conditions applies:

1. you have entered CalPERS-covered employment;
2. you have accepted a position covered by the State Teachers', Legislators', or Judges' Retirement System;
3. you became a member, within six months of leaving your State job, of a California public retirement

system that has reciprocity with CalPERS. Reciprocity is an agreement between CalPERS and certain other systems that permits movement of members to and from CalPERS without the loss of certain retirement rights. Contact the CalPERS Member Services Division for information on reciprocity.

A refund terminates your CalPERS membership and you will not be eligible for any benefits unless you return to CalPERS membership.

## Redepositing Withdrawn Contributions

If you return to CalPERS membership, you may be eligible to redeposit your contributions, plus interest, and restore corresponding service credit. You may also be eligible to redeposit your contributions if you become a member of another California public retirement system which has reciprocity with CalPERS. If you are thinking about retiring soon, you should submit your request to redeposit as early as possible in order to avoid delays in your retirement processing. Please be aware that your election to redeposit must be done prior to your effective date of retirement.

For information on other types of additional service credit that may be available to you, see **Service Credit** (PERS-PUB-12) or contact a CalPERS Regional Office.

## To Receive An Estimate

If you are considering retirement CalPERS can prepare an estimate of your allowance for you and mail it to your home. This will tell you approximately what your allowance would be under the options available to you. You may request an estimate by mail by completing a **Retirement Allowance Estimate Request** (PERS-BAS-1) available from your employer or CalPERS. You may also request an estimate by telephone to the CalPERS Regional Office near you (see back cover for addresses and telephone numbers). We'll need to know:

- your name;
- birthdate;
- Social Security number;
- mailing address;
- tentative date(s) of retirement,
- your beneficiary's birthdate and relationship (if you wish estimates for Options 2, 3, or 4);
- whether you have ever received a CalPERS monthly allowance; and
- whether you have:
  1. a spouse to whom you will have been married for at least one year prior to your effective date of retirement, or if no such spouse;
  2. unmarried children under age 18, or any unmarried child who was disabled prior to age 18 and has remained disabled continuously since then, or if no such children;
  3. dependent parents.

Remember, you must still file an application for retirement if you wish to retire.

You can also receive an informal estimate by using the CalPERS Retirement Planning Calculator on our web site at [www.calpers.ca.gov](http://www.calpers.ca.gov).

### Choosing A Retirement Plan

At retirement you may choose to receive the highest allowance (called the unmodified allowance), or you may take a reduction and choose one of six optional settlements. These are explained in your member booklet.

Regardless of the retirement option you choose, upon your death CalPERS will pay a \$2,000 retired member death benefit to a named beneficiary.

### Applying For Retirement

You must complete and file an **Application for Retirement** (PERS-BAS-369) available from your Personnel Office or any CalPERS office. You may, at that time, request calculations for the unmodified allowance and all the options.

To ensure timely processing, your application should be submitted to CalPERS at least 90 days before you intend to retire. The Retirement Law provides that a member's effective retirement date can be no earlier than the first of the month in which the application is received, except in special circumstances.

If you leave your CalPERS-covered job and join a reciprocal system, you become a member of both systems. When you retire, you must apply for retirement from each system separately. For further information on reciprocity, please see **When You Change Retirement Systems** (PERS-PUB-16).

If you are married, you may be asked to provide a copy of your marriage certificate. If you plan to name a

beneficiary to receive a monthly allowance, you will also have to present proof of your beneficiary's date of birth. Copies of required documents are acceptable.

Before your retirement date, you should receive an **Election of Optional Settlement and Beneficiary Designation** (PERS-BAS-898). You must select one of the optional settlements or the unmodified allowance, sign the form in the presence of a notary public or an authorized CalPERS representative, and return it to the CalPERS headquarters in Sacramento.

### Other Considerations Health Insurance

To participate in this program as a retiree, you must be enrolled in a CalPERS-sponsored health plan on the date of your separation from employment.

If you retire within 30 days after separation from employment, your health coverage will automatically continue.

If you retire more than 30 but within 120 days of separation from employment, your health coverage will not automatically continue. However, you may re-enroll in your health plan. Contact the Health Benefit Services Division as soon as you are advised of your retirement date.

If your effective date of retirement is more than 120 days after separation from employment, or you are not enrolled at the time of separation, you are not eligible to be enrolled at retirement or any future date.

If upon retirement you are eligible for Social Security Medicare benefits (after age 65), State law prohibits you continuing in the "basic" plan. You must enroll in a Supplement to Medicare or

Managed Medicare Plan of the CalPERS-sponsored health plan you are enrolled in. Contact the CalPERS Health Benefit Services Division or a CalPERS Regional Office after receiving your federal Medicare card to determine your eligibility and coordinate the effective date of your Medicare coverage.

The State will contribute to the cost of your health benefits coverage based on the date you were first hired and your years of credited service.

- If you were first hired prior to January 1, 1985, the State will contribute fully toward your health insurance, regardless of your years of service.
- If you were first hired on or after January 1, 1985, but before January 1, 1989, and you have 10 years or more of service credit, the State will contribute fully toward your health insurance. Otherwise, the State's contribution will be prorated according to your years of service.
- If you were first hired as a represented employee on or after January 1, 1989, or as a nonrepresented employee on or after January 1, 1990, and you have 20 years or more of State service, the State will contribute fully toward your health insurance. Otherwise, the State's contribution will be prorated according to your years of service (a minimum of 10 years service is required).

If your family members are enrolled as dependents at the time of your death, their enrollment will be continued automatically if they receive a monthly allowance from CalPERS. The State's contribution will also continue. If their monthly allowance does not cover their share of the premium, CalPERS

will notify them of their options. If they do not receive a monthly allowance, they may continue their coverage through the COBRA program (contact your Personnel Office for information).

Surviving family members' eligibility for health coverage can change due to various circumstances. For example, a spouse who is receiving a 1959 Survivor Benefit may experience an interruption in health coverage due to loss of eligibility for dependent children.

The spouse may re-enroll upon regaining eligibility at age 60. For more information on eligibility, call the CalPERS Health Benefit Services Division.

### ***Dental Insurance***

To participate in this program as a retiree, you must be enrolled in (or eligible for) a CalPERS-sponsored health plan on the date of your separation, and you must retire within 120 days of separation from employment. The State's contribution is the same as for active employees. If you have any questions about the dental program, contact the health benefits officer in your agency or the Department of Personnel Administration at (916) 322-0300. (California State University employees should contact your campus Personnel Office.)

### ***Long-Term Care***

If you are enrolled in the CalPERS Long-Term Care Program and have premiums deducted from your check, you will need to call the

Program's Customer Service at (800) 982-1775 to find out what steps you need to take to continue your premiums after retirement.

### ***Vision Plan***

At present, the vision plan is not continued into retirement.

### ***Cost-Of-Living Adjustments***

A special provision in your retirement plan allows for cost-of-living increases. The first adjustment will be made in the second calendar year following your retirement and annually thereafter. Currently, these increases are limited to a maximum annual adjustment of 2 percent compounded.

### ***Inflation Protection***

Added protection against inflation is provided by the Purchasing Power Protection Allowance (PPPA), created to restore an annuitant's monthly allowance to 75 percent of its original purchasing power.

You will automatically receive PPPA supplemental payments if your allowance falls below the 75 percent purchasing power level and there are funds in the PPPA account.

### ***Temporary Annuity***

A temporary annuity is an additional monthly income you may choose to receive to augment your pension from CalPERS. This additional benefit may enable you to coordinate your CalPERS benefit with other income you may receive from deferred compensation or Social Security, and may allow you to retire earlier.

The temporary annuity benefit is payable from your retirement date to a specific age that you select from 59½ or any whole age from 60 to 68. You can also designate the dollar amount you wish to receive. The benefit is not free, however. Your lifetime retirement allowance is reduced to pay for your temporary annuity.

In order to be eligible for temporary annuity benefits you must retire with a service retirement. You are not eligible for the temporary annuity benefit if you apply for a disability retirement. For more information on who qualifies and the cost and benefits under this plan, see ***Temporary Annuity*** (PERS-PUB-13).

### ***Taxes***

Your benefits will be subject to both State and federal withholding. You will be given the opportunity to make an election regarding withholding.

Information on the taxability of your retirement is available from the Internal Revenue Service, the California State Franchise Tax Board, or the tax authority of the state you live in. You may also want to contact your tax advisor or attorney.

After you retire, CalPERS will send you a Form 1099R each year, which is a tax statement of benefits paid to you during the year.

For more information, see ***Taxes and Your Retirement*** (PERS-PUB-34).

### ***Social Security***

If you have ever contributed to Social Security, check with your local Social Security office to determine what your benefits may be under that program.

### ***Working After Retirement***

After your service retirement, you may work for private industry or any non-CalPERS agency without affecting your retirement allowance.

Before you enter into CalPERS-covered employment, check with CalPERS on how this would affect your retirement status.

If you retire for disability, your allowance may be reduced by outside employment. For more



information see **Disability Retirement** (PERS-PUB-10) or **Your Application for Disability Retirement** (PERS-PUB-35).

### **Reinstatement To Membership**

If you wish to accept employment requiring membership in CalPERS, you must be reinstated from retirement.

CalPERS must approve your reinstatement before it becomes effective. You will have to comply with certain requirements to be reinstated. When your reinstatement becomes effective, you will stop receiving your allowance until you retire again. Reinstatement will affect future benefit payments and cost-of-living allowances. You must contact CalPERS prior to reinstating.

### **Sick Leave Credit**

At retirement any unused sick leave you have will be converted to additional service credit. (The additional service will not change your age at retirement.) You will receive credit for each day of unused sick leave certified by your employer. It takes 250 days of sick leave to receive one year's service credit. Eight hours of sick leave is one day, which converts to .004 of a year of service credit. For example, if your employer certified 120 days, your additional credit would be  $120 \div 250$ , or .480 of a year's service credit. This adjustment is calculated after your retirement and paid retroactively to your retirement effective date.

To receive sick leave credit, your retirement date must be within 120 days of the date of separation from employment.

### **Changing Beneficiaries After Retirement**

You may change your designation for Option 1, the retired death benefit, or any unpaid temporary annuity payments at any time by filing a **Beneficiary Designation for Death Benefits After Retirement** (PERS-PRS-509).

A change in your marital status, the birth or adoption of a child, or the death of your named beneficiary may, by law, revoke your beneficiary designation for lump-sum death benefits.

### **Re-Election Of Option After Retirement**

There are certain situations under which you may re-elect an option after retirement and name a new beneficiary. Such re-election will result in a reduction to your allowance.

- If you choose to receive the unmodified or Option 1 allowance, you may elect to receive an optional settlement naming your new spouse as beneficiary. Contact CalPERS immediately for the most current provisions of the law.
- If you choose to receive Option 2, 2W, 3, 3W, or 4, and your beneficiary dies, you may elect to receive an optional settlement and name a new beneficiary.
- If you choose to receive Option 2, 2W, 3, 3W, or 4, and your spouse is the beneficiary but your marriage is later terminated, you may (in limited circumstances) elect to receive an optional settlement and name a new beneficiary.

### **Power Of Attorney**

CalPERS has a durable special power of attorney form for use by members and beneficiaries. The power of attorney enables you to appoint another individual to deal with CalPERS on your behalf. This person may select a retirement option, a beneficiary, change your mailing address, sign tax withholding forms, and conduct other retirement business on your behalf.

The Power of Attorney is a complex issue. To fully understand it, you should obtain a copy of the **Power of Attorney** booklet (PERS-PUB-30). This booklet also contains the needed **CalPERS Special Power of Attorney** form (PERS-OSS-138).

### **Retirement Workshops and Seminars**

CalPERS offers two-hour Retirement Workshops and full-day Financial Planning Seminars to help members plan for a better and healthier retirement. Contact your nearest CalPERS Regional Office for details.

## CalPERS Headquarters Telephone Information Centers

Retirement Program Services	(800) 352-2238
Health Benefits Program Services	(800) 237-3345
Telecommunications Device for the Deaf	(916) 326-3240

These numbers are available to leave an inquiry 24 hours a day, seven days a week.

## FAX Numbers

Benefit Services Division	(916) 326-3933
Health Benefit Services Division	(916) 326-3935
Member Services Division	(916) 558-4019
Other CalPERS Offices	
Fresno Regional Office	(559) 440-4901
Los Angeles Regional Office	(310) 231-3480
Mountain View Regional Office	(650) 428-4601
Orange Regional Office	(714) 939-4701
Sacramento Regional Office	(916) 231-7878
San Bernardino Regional Office	(909) 806-4820
San Diego Regional Office	(619) 220-7201
San Francisco Regional Office	(415) 369-8501

## CalPERS Addresses

### **Sacramento Regional Office (Headquarters)**

2750 Gateway Oaks Dr., Room 140  
Sacramento, CA 95833  
(800) 352-2238

### **Fresno Regional Office**

10 River Park Place East, Suite 230  
Fresno, CA 93720  
(559) 440-4900

### **Los Angeles Regional Office\***

11766 Wilshire Blvd., Suite 1600  
Los Angeles, CA 90025  
(310) 231-3464

### **Mountain View Regional Office**

650 Castro Street, Suite 240  
Mountain View, CA 94041  
(650) 428-4600

### **Orange Regional Office**

500 North State College Blvd.,  
Suite 750  
Orange, CA 92868  
(714) 939-4700

### **San Bernardino Regional Office**

650 East Hospitality Lane  
Suite 330  
San Bernardino, CA 92408  
(909) 806-4800

### **San Diego Regional Office**

7676 Hazard Center Dr., Suite 350  
San Diego, CA 92108  
(619) 220-7200

### **San Francisco Regional Office**

301 Howard St., Suite 2020  
San Francisco, CA 94105  
(415) 369-8500

## **CalPERS On-Line**

[www.calpers.ca.gov](http://www.calpers.ca.gov)

### **About the cover:**

#### ***San Diego Scallop; Pecten diegensis***

*The San Diego Scallop can be found in deeper waters from Monterey to San Diego. Scallops are jet-propelled, sprinting through the water by rapidly opening and closing their shells.*

\* This office may be relocating in 2000. Please call first to verify address before visiting.

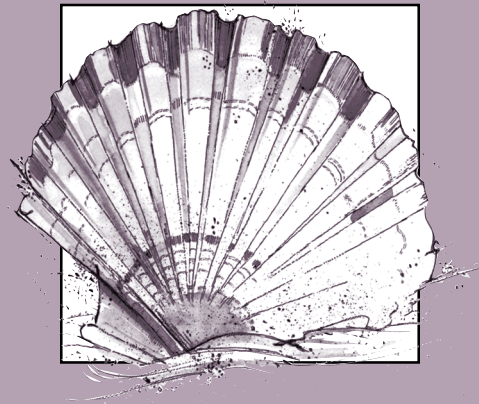
Here is your California Public Employees' Retirement System (CalPERS) member benefit booklet. This two-part booklet tells you about your retirement program. The outside portfolio contains information on contributions, health insurance, and other considerations. The booklet inside tells you about your specific formula and benefits. It will help you choose the best retirement plan for you and your beneficiaries. As you think about retirement, you should get a copy of **Planning Your Service Retirement** (PERS-PUB-1) available from your Personnel Office or CalPERS.

We urge you to attend a retirement planning workshop several months before you retire to help with this decision. Your Personnel Office can help you arrange an appointment at the nearest CalPERS Regional Office or with CalPERS staff who travel to your area.

We hope this booklet will help you understand your retirement program and the benefits it provides you and your beneficiaries.

*While reading this material, remember that we are governed by the Public Employees' Retirement Law. The statements in this booklet are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this booklet, any decisions will be based on the law and not this booklet.*

All CalPERS publications mentioned in these materials  
are available on our web site at [www.calpers.ca.gov](http://www.calpers.ca.gov)



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State Industrial  
2% at 55  
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***California Public Employees' Retirement System***



While reading this material, remember that we are governed by the Public Employees' Retirement Law. The statements in this booklet are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this booklet, any decisions will be based on the law and not this booklet.

## Definition

***“State industrial” members*** include employees of the Department of Corrections or the Department of the Youth Authority, other than those who are State safety or peace officer/firefighter members. Also included are those persons employed by the Board of Prison Terms, the Division of Adult Paroles, and the Board of Trustees of the California Institution for Women who hold positions designated by law as qualifying for the State industrial category.

## Important Message

State industrial members who are in the first tier and who are employed by the State on or after January 1, 2000, are generally covered by the 2% at 55 retirement formula. If you are unsure of your retirement formula, please contact your Personnel Office or CalPERS.

The information in this booklet applies only to the 2% at 55 formula. To qualify for certain benefits discussed in this booklet, you must be at least 50 years of age and have a minimum of five years of CalPERS service credit.

For service under any other formula, please obtain the appropriate booklet from your Personnel Office or CalPERS.

## Notice

Section 415 of the Internal Revenue Code places a dollar limit on the annual benefit you can receive from a tax-qualified pension plan such as CalPERS. Under Section 415, the maximum annual benefit payable if you retire at Social Security “normal retirement age” is \$135,000 for 2000 (indexed annually for inflation and reduced for early retirement).

If you first became a CalPERS member prior to January 1, 1990, your benefit, under certain circumstances, may exceed these limits.

If at retirement CalPERS finds that your benefit must be limited under Section 415, CalPERS will enroll you in a replacement benefit program and pay a monthly amount that will, to the extent possible, make up the amount your CalPERS benefit is limited.

## Pre-Retirement Death Benefits

If you die before you retire, CalPERS provides several benefits for your family or the beneficiary(ies) named by you. Since there are different choices to make, you should discuss these with your beneficiary. For your convenience, we have divided the pre-retirement death benefits into two categories: **Not Job-Related Death** and **Job-Related Death**.

By law, a job-related death for State industrial members is defined as death occurring as the result of a direct violent attack on your person by an inmate or parolee of the Department of Corrections or the Youth Authority in the course of performing your normal duties.

A note to those who have separated from CalPERS-covered employment: upon your death, your beneficiary will receive the limited death benefit (a refund of your contributions plus interest). No other benefit will be payable, except as provided by law under special circumstances. The limited death benefit will be paid to beneficiaries in the following order: (1) your named beneficiary\*, or (2) spouse, or (3) children, or (4) parents, or (5) brothers and sisters, or (6) your estate if probated, or (7) your trust, or (8) next of kin, as provided by law.

**\*Named Beneficiary.** To designate a beneficiary, or update an earlier designation, you must fill out a **CalPERS Beneficiary Designation** (State Form 241). This form is

available through your employer or CalPERS. For some of the death benefits, you may name anyone you choose as a beneficiary. If you name a beneficiary and then (1) marry, (2) initiate an annulment, or dissolution of marriage, (3) have a child or adopt a child, or (4) terminate your employment and receive a refund of your CalPERS contributions, your designation will, by law, be revoked. Should any of the above events take place, check with CalPERS about updating your beneficiary designation. If you take a refund of your CalPERS contributions and then return to CalPERS-covered employment, you must complete a new beneficiary designation.

## Not Job-Related Death

**Not Eligible To Retire:** Under age 50, or age 50 or over with less than five years of CalPERS-credited service.

Benefit	Amount Payable
Group Term Life Insurance	This is a tax-free lump-sum benefit payable to the same beneficiary who will receive the Basic Death Benefit or the Alternate Death Benefit, if applicable. For members with less than 20 years of State service, the benefit is \$5,000, plus an amount equal to six months pay. For members with 20 or more years of State service, the benefit is equal to \$5,000.
	And
Alternate Death Benefit (If Applicable)	<p>The Alternate Death Benefit applies to members under age 50 with at least 20 years of State service credit and who were not represented by collective bargaining or belonged to a collective bargaining unit which specifically contracted for the Alternate Death Benefit.</p> <p>Your spouse, if married for more than one year, will receive a monthly allowance equal to the amount you would have received if you had retired for service at age 50 and elected Option 2W. The benefit is payable to your spouse until death. Upon the death of your spouse, the benefit will continue to your natural or adopted unmarried children under age 18.</p> <p>If you are not survived by an eligible spouse, but are survived by natural or adopted unmarried children under age 18, they will receive an amount equal to 1/2 of what your highest service retirement allowance would have been had you retired at age 50.</p>

Or (continued)

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## Not Job-Related Death *(continued)*

Benefit	Amount Payable
Basic Death Benefit	<p>The Basic Death Benefit will be paid if:</p> <ol style="list-style-type: none"><li>1. no one is eligible for the Alternate Death Benefit, or</li><li>2. the person who is eligible for the Alternate Death Benefit chooses instead to receive the Basic Death Benefit.</li></ol> <p>Your beneficiary will receive a lump-sum payment of:</p> <ol style="list-style-type: none"><li>1. a refund of your contributions, plus interest.</li><li>2. if you have 20 or more years of State service credit, an amount equal to six months pay.</li></ol> <p>If no one is eligible for the Alternate Death Benefit OR IF THE ALTERNATE DEATH BENEFIT IS NOT APPLICABLE, your beneficiary for the Basic Death Benefit will be determined as follows:</p> <ol style="list-style-type: none"><li>1. named beneficiary, or if none or if revoked,</li><li>2. spouse, or if none,</li><li>3. children, or if none,</li><li>4. parents, or if none,</li><li>5. brothers and sisters, or if none,</li><li>6. estate, if probated, or if not probated,</li><li>7. trust, or if none,</li><li>8. next of kin, as provided by law.</li></ol> <p>And</p>
1959 Survivor Benefit (If Applicable)	<p>Applicable only for State members NOT covered under Social Security while in State service. See page 9.</p>

## Not Job-Related Death

**Eligible To Retire:** Age 50 or over with a minimum of five years of CalPERS-credited service.

Benefit	Amount Payable
Group Term Life Insurance	This is a tax-free lump sum benefit of \$5,000. It is payable to the same beneficiary who will receive the Optional Settlement 2, the 1957 Survivor Benefit, or the Basic Death Benefit.
	And
Optional Settlement 2 Death Benefit	Your spouse, if married for more than one year, will receive a monthly allowance equal to the amount you would have received if you had retired for service on the date of your death and elected Option 2W. The benefit is payable to your spouse until death. Upon the death of your spouse, the benefit will continue to your natural or adopted unmarried children under age 18.
	Or
1957 Survivor Benefit	This benefit is payable if you are not survived by a spouse who is eligible for the Optional Settlement 2 Death Benefit but are survived by natural or adopted unmarried children under age 18. The benefit is a monthly allowance equal to $\frac{1}{2}$ of what your highest service retirement allowance would have been had you retired on the date of your death.
	Or <i>(continued)</i>

## Not Job-Related Death *(continued)*

Benefit	Amount Payable
Basic Death Benefit	<p>The Basic Death Benefit will be paid if:</p> <ol style="list-style-type: none"><li>1. no one is eligible for either the Optional Settlement 2 Death Benefit or the 1957 Survivor Benefit, or</li><li>2. the person eligible for either the Optional Settlement 2 Death Benefit or the 1957 Survivor Benefit chooses instead to receive the Basic Death Benefit.</li></ol> <p>Your beneficiary will receive a lump-sum payment of:</p> <ol style="list-style-type: none"><li>1. a refund of your contributions plus interest, and</li><li>2. six months pay (50 percent of your earnable pay for the 12 months just before your death).</li></ol> <p>If no one is eligible for the Optional Settlement 2 Death Benefit or the 1957 Survivor Benefit, your beneficiary for the Basic Death Benefit will be determined as follows:</p> <ol style="list-style-type: none"><li>1. named beneficiary, or if none or if revoked,</li><li>2. spouse, or if none,</li><li>3. children, or if none,</li><li>4. parents, or if none,</li><li>5. brothers and sisters, or if none,</li><li>6. estate, if probated, or is not probated,</li><li>7. trust, or if none,</li><li>8. next of kin, as provided by law.</li></ol> <p>And</p>
1959 Survivor Benefit (If Applicable)	<p>Applicable only for State members NOT covered under Social Security while in State service. See page 9.</p>

## Job-Related Death

**Not Eligible To Retire:** Under age 50, or age 50 or over with less than five years of CalPERS-credited service.

Benefit	Amount Payable
Group Term Life Insurance	<p>This is a tax-free lump-sum benefit payable to the same beneficiary who will receive the Basic Death Benefit, the Special Death Benefit, or the Alternate Death Benefit, if applicable. For members with less than 20 years of State service, the benefit is \$5,000, plus an amount equal to six months pay. For members with 20 or more years of State service, the benefit is equal to \$5,000.</p> <p>And</p>
Special Death Benefit	<p>Your surviving spouse or children may receive a monthly allowance equal to <math>\frac{1}{2}</math> of your final compensation (see page 10). Since the cause of death must be some external violence or physical force while on the job, the allowance may be increased to a maximum of 75 percent if there are eligible surviving children in addition to your spouse.</p> <p>The Special Death Benefit is payable to your surviving spouse until death or to your unmarried children until age 22. To be eligible, your spouse must have been married to you either prior to the onset of the injury or illness which resulted in your death or for at least one year before death.</p> <p>Or</p>
Alternate Death Benefit (If Applicable)	<p>Instead of the Special Death Benefit, your spouse may choose to receive the Alternate Death Benefit. The Alternate Death Benefit applies to members under age 50 with at least 20 years of State service credit and who were not represented by collective bargaining or belonged to a collective bargaining unit which specifically contracted for the Alternate Death Benefit.</p> <p>Your spouse, if married for more than one year, will receive a monthly allowance equal to the amount you would have received if you had retired for service at age 50 and elected Option 2W. The benefit is payable to your spouse until death. Upon the death of your spouse, the benefit will continue to your natural or adopted unmarried children under age 18.</p> <p>If you are not survived by an eligible spouse but are survived by natural or adopted unmarried children under the age of 18, they will receive an amount equal to <math>\frac{1}{2}</math> of what your highest service retirement allowance would have been had you retired at age 50.</p> <p>Or <i>(continued)</i></p>



## Job-Related Death *(continued)*

Benefit	Amount Payable
Basic Death Benefit	<p>The Basic Death Benefit will be paid if:</p> <ol style="list-style-type: none"><li>1. no one is eligible for either the Special Death Benefit or the Alternate Death Benefit, or</li><li>2. someone who is eligible for the Alternate Death Benefit chooses instead to receive the Basic Death Benefit.</li></ol> <p>Your beneficiary will receive a lump-sum payment of:</p> <ol style="list-style-type: none"><li>1. a refund of your contributions, plus interest.</li><li>2. if you have 20 or more years of State service credit, an amount equal to six months pay.</li></ol> <p>If no one is eligible for either the Special Death Benefit or the Alternate Death Benefit, your beneficiary for the Basic Death Benefit will be determined as follows:</p> <ol style="list-style-type: none"><li>1. named beneficiary, or if none or if revoked,</li><li>2. spouse, or if none,</li><li>3. children, or if none,</li><li>4. parents, or if none,</li><li>5. brothers and sisters, or if none,</li><li>6. estate, if probated, or if not probated,</li><li>7. trust, or if none,</li><li>8. next of kin, as provided by law.</li></ol> <p>And</p>
1959 Survivor Benefit (If Applicable)	<p>Applicable only for State members NOT covered under Social Security while in State service. See page 9. (The 1959 Survivor Benefit may not be payable if the Special Death Benefit is elected.)</p>

## Job-Related Death

**Eligible To Retire:** Age 50 or over with a minimum of five years of CalPERS-credited service

Benefit	Amount Payable
Group Term Life Insurance	<p>This is a tax-free lump-sum benefit of \$5,000. It is payable to the same beneficiary who will receive the Special Death Benefit, the Optional Settlement 2 Death Benefit, or the Basic Death Benefit.</p> <p>And</p>
Special Death Benefit	<p>Your surviving spouse or children may receive a monthly allowance equal to <math>\frac{1}{2}</math> of your final compensation (see page 10). Since the cause of death must be some external violence or physical force while on the job, the allowance may be increased to a maximum of 75 percent if there are eligible surviving children in addition to your spouse.</p> <p>The Special Death Benefit is payable to your surviving spouse until death or to your unmarried children until age 22. To be eligible, your spouse must have been married to you either prior to the onset of the injury or illness which resulted in your death or for at least one year before death.</p> <p>Or</p>
Optional Settlement 2 Death Benefit	<p>Instead of the Special Death Benefit your spouse may choose to receive a monthly allowance equal to the amount you would have received had you retired for service on the date of your death and elected Option 2W. To qualify, your spouse must have been married to you for at least one year prior to your death.</p> <p>This benefit is payable to your spouse until death. Upon the death of your spouse, the benefit will continue to your natural or adopted unmarried children under age 18.</p> <p>Or <i>(continued)</i></p>

## Job-Related Death *(continued)*

Benefit	Amount Payable
Basic Death Benefit	<p>The Basic Death Benefit will be paid if:</p> <ol style="list-style-type: none"><li>1. no one is eligible for either the Special Death Benefit or the Optional Settlement 2 Death Benefit, or</li><li>2. the person eligible for either the Special Death Benefit or the Optional Settlement 2 Death Benefit chooses instead to receive the Basic Death Benefit.</li></ol> <p>Your beneficiary will receive a lump-sum payment of:</p> <ol style="list-style-type: none"><li>1. a refund of your contributions plus interest, and</li><li>2. six months pay (50 percent of your earnable pay for the 12 months just before your death).</li></ol> <p>If no one is eligible for the Special Death Benefit or the Optional Settlement 2 Death Benefit, your beneficiary for the Basic Death Benefit will be determined as follows:</p> <ol style="list-style-type: none"><li>1. named beneficiary, or if none or if revoked,</li><li>2. spouse, or if none,</li><li>3. children, or if none,</li><li>4. parents, or if none,</li><li>5. brothers and sisters, or if none,</li><li>6. estate, if probated, or if not probated,</li><li>7. trust, or if none,</li><li>8. next of kin, as provided by law.</li></ol> <p>And</p>
1959 Survivor Benefit (If Applicable)	<p>Applicable only for State members NOT covered under Social Security while in State service. See page 9. (The 1959 Survivor Benefit may not be payable if the Special Death Benefit is elected.)</p>

## 1959 Survivor Benefit

Only members not covered under Social Security while in State service may have this coverage. If you are covered, you will notice a \$2 deduction from your monthly check.

The 1959 Survivor Benefit is paid along with the other death benefits, with the exception of the Special Death Benefit,\* whether or not you were eligible to retire at the time of death. It consists of a monthly allowance which may be paid to your eligible surviving spouse and children. A spouse is eligible if they (1) have care of eligible children, or (2) are age 60 or older. Children are eligible if under age 22 and unmarried.

\* If your survivors receive a monthly allowance for the Special Death Benefit, their 1959 Survivor Benefit will be reduced by the amount they receive every month for the Special Death Benefit. This means the only amount payable will be the amount which exceeds the Special Death Benefit.

Eligible survivors may receive one of the following monthly allowances:

1. a spouse who has care of two or more eligible children; or three eligible children only (split among them) \$1,800\*
2. a spouse who has care of one eligible child; or two eligible children only (split among them) \$1,500\*
3. one eligible child only; or spouse at age 60 or older \$750
4. dependent parents may be eligible if there are none of the above. (each) \$750

\* Amounts may differ if all children are not in spouse's care.

## Retirement Benefits

### Service Retirement

To be eligible for service retirement you must be at least age 50 and have five years of CalPERS-credited service. There are some exceptions to the five-year requirement, so if you are 50 or older and have less than five years of service credit, you may want to contact CalPERS to find out if an exception applies to you.

### Partial Service Retirement

If you are eligible, you may choose to receive a partial allowance from CalPERS and continue working with your department or agency. You are eligible if:

1. you are at least age 50 with 20 years of service credit; or
2. your age and service credit total 65 or more. (You must be at least age 50 and have at least five years service credit.)

See **Partial Service Retirement** (PERS-PUB-14) for more information. You should also find out if you are eligible to be fully retired and work as a retired annuitant.

### Disability Retirement

There are two types of disability retirement, with no minimum age requirement for this benefit. If the cause of your injury or illness is not related to your job, it is called "disability retirement". To qualify, you must have at least five years of credited service. If the cause of the disability is job-related, meaning your disability was caused by an inmate or parolee from either the Department of Corrections or Youth Authority, it is an "industrial disability retirement".

If you are considering applying for either type, you should obtain **Disability Retirement** (PERS-PUB-10) and **Industrial Disability Retirement** (PERS-PUB-11).

## Emergency Retirement

CalPERS will expedite retirement processing for those who are terminally ill or facing imminent death. Contact CalPERS or your employer immediately if there is a need for emergency retirement.

## Estimating Your Service Retirement Allowance

There are three things you need to know to estimate your retirement allowance: service credit, benefit factor, and final compensation. These are described here, with an example and space to estimate your own benefit on page 10.

If your CalPERS service is a combination of some service covered and some not covered by Social Security, or if you have a combination of service with the State or a local agency, special consideration must be given to figure your benefit. You should request a formal estimate from CalPERS by completing a **Retirement Allowance Estimate Request** (PERS-BAS-1) available from your employer or any CalPERS Regional Office.

You can also receive an informal estimate by using the CalPERS Retirement Calculator on our web site at [www.calpers.ca.gov](http://www.calpers.ca.gov).

### Service Credit

In calculating your retirement allowance you will use your years of credited service. (Refer to your CalPERS Annual Member Statement for your service credit and add planned future service.)

You may be entitled to additional service credit. For example:

- unused sick leave at retirement;
- redeposit of contributions you withdrew from CalPERS;
- service with a CalPERS-covered employer prior to your date of membership;
- service with a public agency prior

- to the date of that agency's contract with CalPERS; or
- certain types of leaves of absence, public service employment, or military service.

See **Service Credit** (PERS-PUB-12) or contact the CalPERS Regional Office nearest you for more information.

### Benefit Factor

This is the percent of pay you are entitled to for each year of service. It is determined by your age at retirement.

We have shown only whole years of age below; however, the factor increases for each quarter year of age from 50 to 63.

Age At Retirement	Percent Per Year Of Service
50	1.100
51	1.280
52	1.460
53	1.640
54	1.820
55	2.000
56	2.064
57	2.126
58	2.188
59	2.250
60	2.314
61	2.376
62	2.438
63+	2.500

### Final Compensation

Final compensation is your average monthly pay rate for the last consecutive 12 months of employment. If you think there was another period of 12 consecutive months when your average pay rate was higher, let us know when you apply for retirement. We will use whichever amount is higher.

If your CalPERS service was coordinated with Social Security, you did not contribute on the first \$133.33 of your monthly earnings. Therefore, when computing your retirement allowance, you must reduce your final compensation by \$133.33.

### Example

If you will be retiring at age 55 with 25 years of service

#### Step 1: Calculating Percent Of Final Compensation

$$\frac{25}{\text{Years Of Service}} \times \frac{2\%}{\% \text{ Per Year Based On Age At Retirement}} = \frac{50\%}{\% \text{ Of Final Compensation}}$$

(from table in back of book)

#### Step 2: Calculating Benefit Allowance

Service not coordinated with Social Security

$$\frac{\$2,133.33}{\text{Final Compensation}} \times \frac{50\%}{\% \text{ Of Final Compensation (from Step 1)}} = \frac{\$1,066.67}{\text{Monthly Unmodified Allowance}}$$

Service coordinated with Social Security

$$\frac{\$2,000.00}{\text{Final Compensation (-\$133.33)}} \times \frac{50\%}{\% \text{ Of Final Compensation (from Step 1)}} = \frac{\$1,000.00}{\text{Monthly Unmodified Allowance}}$$

### Your Case

You will be retiring at age \_\_\_\_ with \_\_\_\_ years of service

#### Step 1: Calculating Your Percent Of Final Compensation

$$\frac{\text{Years Of Service}}{\text{Years Of Service}} \times \frac{\% \text{ Per Year Based On Age At Retirement}}{\% \text{ Per Year Based On Age At Retirement}} = \frac{\% \text{ Of Final Compensation}}{\% \text{ Of Final Compensation}}$$

(from table in back of book)

#### Step 2: Calculating Your Benefit Allowance

Service not coordinated with Social Security

$$\frac{\text{Final Compensation}}{\text{Final Compensation}} \times \frac{\% \text{ Of Final Compensation (from Step 1)}}{\% \text{ Of Final Compensation (from Step 1)}} = \frac{\text{Monthly Unmodified Allowance}}{\text{Monthly Unmodified Allowance}}$$

Service coordinated with Social Security

$$\frac{\text{Final Compensation (-\$133.33)}}{\text{Final Compensation (-\$133.33)}} \times \frac{\% \text{ Of Final Compensation (from Step 1)}}{\% \text{ Of Final Compensation (from Step 1)}} = \frac{\text{Monthly Unmodified Allowance}}{\text{Monthly Unmodified Allowance}}$$

### **Survivor Continuance**

This is a benefit paid for by the State. It provides that upon your death, after retirement, a part of your monthly allowance will automatically continue to an eligible survivor. Those eligible to receive this benefit are:

1. your spouse, if you were married for at least one year before your retirement and had remained married until the date of your death, will receive the continuance benefit for life. (For disability retirement, you need only have been married at retirement and remained married until the date of your death.)
2. your natural or adopted unmarried children under age 18, if you have no eligible spouse, will receive this monthly benefit until marriage or age 18. An unmarried child who was disabled prior to age 18 and whose disability has continued, without interruption, will receive this benefit until the disability ends or until marriage.
3. qualifying dependent parents, if none of the above.

If your service is not coordinated with Social Security, the continuance will be  $\frac{1}{2}$  of your unmodified allowance. If your service is coordinated with Social Security, the continuance will be  $\frac{1}{4}$  of your unmodified allowance. If you have some time covered and some time not covered under Social Security, or if you have a combination of service under CalPERS with the State or a local public agency, special consideration must be given to figure the amount of your continuance benefit.

You should request a formal estimate from CalPERS by completing a **Retirement Allowance Estimate Request** (PERS-BAS-1) available from your employer or any CalPERS Regional Office.

You can also receive an informal estimate by using the CalPERS Retirement Planning Calculator on our web site at [www.calpers.ca.gov](http://www.calpers.ca.gov).

Remember, Survivor Continuance will apply only if you have an eligible family member as of the date of your retirement.

### **Optional Settlements**

When you retire, you may choose to receive the unmodified allowance, or you may take a reduction to that allowance and choose one of the six options.

The unmodified allowance is the highest amount payable and provides a monthly benefit to you that ends upon your death. Each of the options provides a benefit to your named beneficiary after your death. Option 1 provides a lump-sum payment of your remaining contributions. Option 2, 2W, 3, 3W, or 4 provides a monthly allowance.

The reduction to your unmodified allowance depends on the option you choose.

**Option 1.** The reduction is based on your life expectancy at retirement and the amount of your contributions. You may name one or more beneficiaries and you may name a new beneficiary at any time.

**Option 2 or 3.** The reduction is based on both your life expectancy at retirement and your beneficiary's. The younger your beneficiary, the greater the reduction. (If you have someone eligible for Survivor's Continuance, the reduction is applied only to the option portion of your allowance.) You may name only one beneficiary and your designation may not be changed after retirement except under limited circumstances.

If your beneficiary dies before you, your allowance will increase to the higher unmodified allowance amount. Under certain circumstances you may not want to "buy" this coverage (i.e., you name a young child as a beneficiary). Therefore, you may waive this coverage, by electing **Option 2W or 3W** and take a smaller reduction to your unmodified allowance. CalPERS will provide you with calculations of all these choices when you apply for retirement.

**Option 4.** The reduction is based on the type of option you design. The amount to your beneficiary cannot be greater than that provided by 2W. Please refer to **Retirement Option 4** (PERS-PUB-18), for examples of types of allowances you can provide for your beneficiary.

The examples on the following pages provide more detail on the unmodified allowance and the options. The dollar amounts used show the relative cost of each option and are not representative of your case. If you have a family member eligible for Survivor Continuance, see the example on page 12; if not, skip to page 13.



## Example Of Optional Settlements With Survivor Continuance

Our example assumes your spouse is named beneficiary and is eligible for Survivor Continuance. We have also assumed that all of your service has been coordinated with Social Security and therefore the Survivor Continuance would equal  $\frac{1}{4}$  of your unmodified allowance.

	Retiree's Lifetime Allowance	Monthly Benefit To Surviving Spouse	
Unmodified Allowance The highest allowance payable. After your death, your spouse will receive the Survivor Continuance benefit for life.	\$1,000	\$250	Survivor Continuance
Option 1 After your death, your spouse will receive the Survivor Continuance benefit for life. In addition, any of your remaining contributions will be paid in a lump sum to a beneficiary.	\$996	\$250	Survivor Continuance plus any remaining contributions
Option 2* After your death, your spouse will receive the option portion and the Survivor Continuance benefit for life. If your spouse predeceases you, your allowance will increase to the unmodified allowance amount.	\$688 <u>\$250</u> \$938	\$688 <u>\$250</u> \$938	Option Portion Survivor Continuance Total
Option 2W* After your death, your spouse will receive the option portion and the Survivor Continuance benefit for life. If your spouse predeceases you, your allowance will continue at the Option 2W amount.	\$696 <u>\$250</u> \$946	\$696 <u>\$250</u> \$946	Option Portion Survivor Continuance Total
Option 3* After your death, your spouse will receive $\frac{1}{2}$ of the option portion and the Survivor Continuance benefit for life. If your spouse predeceases you, your allowance will increase to the unmodified allowance amount.	\$718 <u>\$250</u> \$968	\$359 <u>\$250</u> \$609	Option Portion Survivor Continuance Total
Option 3W* After your death, your spouse will receive $\frac{1}{2}$ of the option portion and the Survivor Continuance benefit for life. If your spouse predeceases you, your allowance will continue at the Option 3W amount.	\$722 <u>\$250</u> \$972	\$361 <u>\$250</u> \$611	Option Portion Survivor Continuance Total

Option 4\*  
You may customize the amount of allowance you wish to provide, as long as the amount to your beneficiary is not more than the amount provided under Option 2W.

Please refer to **Retirement Option 4** (PERS-PUB-18) for examples of types of allowances you can provide your beneficiary.

*\*Although our example specifies spouse, you may designate anyone to receive the option portion of an allowance.  
The Survivor Continuance benefit is guaranteed to an eligible survivor after your death.*

## Example Of Optional Settlements Without Survivor Continuance

	Retiree's Lifetime Allowance	Beneficiary's Monthly Allowance
<p>Unmodified Allowance</p> <p>The unmodified allowance is the highest payable. Following your death, only the retired member death benefit will be paid to your named beneficiary.</p>	\$1,000	None
<p>Option 1</p> <p>After your death, any of your remaining contributions will be paid in a lump sum to your named beneficiary.</p>	\$996	None
<p>Option 2</p> <p>After your death, your beneficiary will receive the same monthly allowance you were receiving. If your beneficiary predeceases you, your allowance will increase to the unmodified allowance amount.</p>	\$917	\$917
<p>Option 2W</p> <p>After your death, your beneficiary will receive the same monthly allowance you were receiving. If your beneficiary predeceases you, your allowance will continue at the Option 2W amount.</p>	\$928	\$928
<p>Option 3</p> <p>After your death, your beneficiary will receive a monthly allowance equal to <math>\frac{1}{2}</math> of the amount you had been receiving. If your beneficiary predeceases you, your allowance will increase to the unmodified allowance amount.</p>	\$957	\$479
<p>Option 3W</p> <p>After your death, your beneficiary will receive a monthly allowance equal to <math>\frac{1}{2}</math> the amount you had been receiving. If your beneficiary predeceases you, your allowance will continue at the Option 3W amount.</p>	\$963	\$482
<p>Option 4</p> <p>You may customize the amount of allowance you wish to provide, as long as the amount to your beneficiary is not more than the amount provided under Option 2W.</p>		

Please refer to **Retirement Option 4** (PERS-PUB-18) for examples of types of Option 4 allowances that are currently available.

# State Industrial Members

## 2% at 55 Formula

### Exact Age And Percentage Of Final Compensation

Age	50	51	52	53	54	55	56	57	58	59	60	61	62	63+
Benefit Factor	1.100	1.280	1.460	1.640	1.820	2.000	2.064	2.126	2.188	2.250	2.314	2.376	2.438	2.500
Years Of Service														
5	5.50%	6.40%	7.30%	8.20%	9.10%	10.00%	10.32%	10.63%	10.94%	11.25%	11.57%	11.88%	12.19%	12.50%
6	6.60%	7.68%	8.76%	9.84%	10.92%	12.00%	12.38%	12.76%	13.13%	13.50%	13.88%	14.26%	14.63%	15.00%
7	7.70%	8.96%	10.22%	11.48%	12.74%	14.00%	14.45%	14.88%	15.32%	15.75%	16.20%	16.63%	17.07%	17.50%
8	8.80%	10.24%	11.68%	13.12%	14.56%	16.00%	16.51%	17.01%	17.50%	18.00%	18.51%	19.01%	19.50%	20.00%
9	9.90%	11.52%	13.14%	14.76%	16.38%	18.00%	18.58%	19.13%	19.69%	20.25%	20.83%	21.38%	21.94%	22.50%
10	11.00%	12.80%	14.60%	16.40%	18.20%	20.00%	20.64%	21.26%	21.88%	22.50%	23.14%	23.76%	24.38%	25.00%
11	12.10%	14.08%	16.06%	18.04%	20.02%	22.00%	22.70%	23.39%	24.07%	24.75%	25.45%	26.14%	26.82%	27.50%
12	13.20%	15.36%	17.52%	19.68%	21.84%	24.00%	24.77%	25.51%	26.26%	27.00%	27.77%	28.51%	29.26%	30.00%
13	14.30%	16.64%	18.98%	21.32%	23.66%	26.00%	26.83%	27.64%	28.44%	29.25%	30.08%	30.89%	31.69%	32.50%
14	15.40%	17.92%	20.44%	22.96%	25.48%	28.00%	28.90%	29.76%	30.63%	31.50%	32.40%	33.26%	34.13%	35.00%
15	16.50%	19.20%	21.90%	24.60%	27.30%	30.00%	30.96%	31.89%	32.82%	33.75%	34.71%	35.64%	36.57%	37.50%
16	17.60%	20.48%	23.36%	26.24%	29.12%	32.00%	33.02%	34.02%	35.01%	36.00%	37.02%	38.02%	39.01%	40.00%
17	18.70%	21.76%	24.82%	27.88%	30.94%	34.00%	35.09%	36.14%	37.20%	38.25%	39.34%	40.39%	41.45%	42.50%
18	19.80%	23.04%	26.28%	29.52%	32.76%	36.00%	37.15%	38.27%	39.38%	40.50%	41.65%	42.77%	43.88%	45.00%
19	20.90%	24.32%	27.74%	31.16%	34.58%	38.00%	39.22%	40.39%	41.57%	42.75%	43.97%	45.14%	46.32%	47.50%
20	22.00%	25.60%	29.20%	32.80%	36.40%	40.00%	41.28%	42.52%	43.76%	45.00%	46.28%	47.52%	48.76%	50.00%
21	23.10%	26.88%	30.66%	34.44%	38.22%	42.00%	43.34%	44.65%	45.95%	47.25%	48.59%	49.90%	51.20%	52.50%
22	24.20%	28.16%	32.12%	36.08%	40.04%	44.00%	45.41%	46.77%	48.14%	49.50%	50.91%	52.27%	53.64%	55.00%
23	25.30%	29.44%	33.58%	37.72%	41.86%	46.00%	47.47%	48.90%	50.32%	51.75%	53.22%	54.65%	56.07%	57.50%
24	26.40%	30.72%	35.04%	39.36%	43.68%	48.00%	49.54%	51.02%	52.51%	54.00%	55.54%	57.02%	58.51%	60.00%
25	27.50%	32.00%	36.50%	41.00%	45.50%	50.00%	51.60%	53.15%	54.70%	56.25%	57.85%	59.40%	60.95%	62.50%
26	28.60%	33.28%	37.96%	42.64%	47.32%	52.00%	53.66%	55.28%	56.89%	58.50%	60.16%	61.78%	63.39%	65.00%
27	29.70%	34.56%	39.42%	44.28%	49.14%	54.00%	55.73%	57.40%	59.08%	60.75%	62.48%	64.15%	65.83%	67.50%
28	30.80%	35.84%	40.88%	45.92%	50.96%	56.00%	57.79%	59.53%	61.26%	63.00%	64.79%	66.53%	68.26%	70.00%
29	31.90%	37.12%	42.34%	47.56%	52.78%	58.00%	59.86%	61.65%	63.45%	65.25%	67.11%	68.90%	70.70%	72.50%
30	33.00%	38.40%	43.80%	49.20%	54.60%	60.00%	61.92%	63.78%	65.64%	67.50%	69.42%	71.28%	73.14%	75.00%
31	34.10%	39.68%	45.26%	50.84%	56.42%	62.00%	63.98%	65.91%	67.83%	69.75%	71.73%	73.66%	75.58%	77.50%
32	35.20%	40.96%	46.72%	52.48%	58.24%	64.00%	66.05%	68.03%	70.02%	72.00%	74.05%	76.03%	78.02%	80.00%
33	36.30%	42.24%	48.18%	54.12%	60.06%	66.00%	68.11%	70.16%	72.20%	74.25%	76.36%	78.41%	80.45%	82.50%
34	—	43.52%	49.64%	55.76%	61.88%	68.00%	70.18%	72.28%	74.39%	76.50%	78.68%	80.78%	82.89%	85.00%
35	—	—	51.10%	57.40%	63.70%	70.00%	72.24%	74.41%	76.58%	78.75%	80.99%	83.16%	85.33%	87.50%
36	—	—	—	59.04%	65.52%	72.00%	74.30%	76.54%	78.77%	81.00%	83.30%	85.54%	87.77%	90.00%
37	—	—	—	—	67.34%	74.00%	76.37%	78.66%	80.96%	83.25%	85.62%	87.91%	90.21%	92.50%
38	—	—	—	—	—	76.00%	78.43%	80.79%	83.14%	85.50%	87.93%	90.29%	92.64%	95.00%
39	—	—	—	—	—	—	80.50%	82.91%	85.33%	87.75%	90.25%	92.66%	95.08%	97.50%
40+	—	—	—	—	—	—	—	85.04%	87.52%	90.00%	92.56%	95.04%	97.52%	100.00%